

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christopher S Fryer, Sr  
Debtor

Case No. 19-00728-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 13

Date Rcvd: May 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2019.

db +Christopher S Fryer, Sr, 1012 St Johns Road, Camp Hill, PA 17011-6819  
5165067 Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091  
5165068 +Chase Auto Finance/Subaru, PO Box 8101, Phoenix, AZ 85066-8101  
5165069 +CitiBank, c/o Global Credit & Collection Corp, PO Box 2127, Schiller Park, IL 60176-0127  
5165074 Discover Bank, c/o Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
5165077 Synchrony Bank, c/o ACI, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM May 30 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5165071 EDI: CITICORP.COM May 30 2019 23:13:00 CitiBank, PO Box 8112, South Hackensack, NJ 07606  
5165072 EDI: RCSDELL.COM May 30 2019 23:13:00 Dell, PO Box 6403, Carol Stream, IL 60197-6403  
5165073 +E-mail/Text: kgreen@dpplglaw.com May 30 2019 19:16:07 Discover,  
c/o Dethlefs Pykosh Law Group, 2132 Market Street, Camp Hill, PA 17011-4706  
5165075 E-mail/Text: bankruptcynotices@psecu.com May 30 2019 19:16:29 PSECU, PO Box 67013, Harrisburg, PA 17106-7013  
5165076 +EDI: PRA.COM May 30 2019 23:13:00 Synchrony Bank, c/o Portfolio Recovery Associates,  
PO Box 12914, Norfolk, VA 23541-0914  
5165340 +EDI: RMSC.COM May 30 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5165070\* +CitiBank, c/o Global Credit & Collection, PO Box 2127, Schiller Park, IL 60176-0127  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Metropolitan Life Insurance Company  
bkgroup@kmllawgroup.com  
James H Turner on behalf of Debtor 1 Christopher S Fryer, Sr pat@turnerandoconnell.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Christopher S Fryer Sr**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9931**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:19-bk-00728-HWV**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christopher S Fryer Sr

**By the court:**

5/30/19



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**